

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Francisco Rosa  
Teresa Cruz  
Debtors

Case No. 19-17098-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Feb 03, 2021

Form ID: 155

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Francisco Rosa, Teresa Cruz, 2118 Robbins Avenue, Philadelphia, PA 19149-2944
14420160	+ Bank of America, 4909 Savarese Circle, Ft1-908-01-50, Tampa, FL 33634-2413
14420163	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
14420165	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14420166	#+ Home Loan Investment B, 244 Weybosse St, Providence, RI 02903-3732
14420167	+ KML Law Group, Suite 5000 Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541
14420170	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
14453284	+ U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE P, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14454255	+ U.S. Bank National Association, c/o Rebecca A. Solarz, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541
14420173	++ WELLS FARGO, P O BOX 9210, DES MOINES IA 50306-9210 address filed with court:, Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306
14452100	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14440403	Email/Text: bnc@atlasacq.com	Feb 04 2021 10:37:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
14482326	Email/Text: megan.harper@phila.gov	Feb 04 2021 10:37:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14420161	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Feb 04 2021 10:09:37	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14427200	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Feb 04 2021 10:18:10	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14439139	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Feb 04 2021 10:18:11	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14420162	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 04 2021 10:37:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14420164	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 04 2021 10:37:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
14436385	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2021 10:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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14420168	+ Email/PDF: cbp@onemainfinancial.com	Feb 04 2021 10:18:11	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14420169	Email/Text: blegal@phfa.org	Feb 04 2021 10:37:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14427891	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 09:58:31	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14451521	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 04 2021 10:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14455397	+ Email/Text: blegal@phfa.org	Feb 04 2021 10:37:00	U.S. Bank National Association, et al, c/o Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14420171	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 04 2021 10:37:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14454534		Deutsche Bank NTC as trustee for Home Loan Mortgag
14447744	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
14420172	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2021 at the address(es) listed below:

Name	Email Address
ERIK B. JENSEN	on behalf of Debtor Francisco Rosa jeffrey@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN	on behalf of Joint Debtor Teresa Cruz jeffrey@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com

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JEFFREY M. CARBINO

on behalf of Debtor Francisco Rosa jeffrey@jensenbagnatolaw.com  
jeffreycarbino@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com

JEFFREY M. CARBINO

on behalf of Joint Debtor Teresa Cruz jeffrey@jensenbagnatolaw.com  
jeffreycarbino@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING  
FINANCE AGENCY) bkgroup@kmillawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Francisco Rosa and Teresa Cruz

Debtor(s)

Chapter: 13

Bankruptcy No: 19-17098-amc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this February 3, 2021 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan  
Judge,  
United States Bankruptcy Court